

Notice of the Authority relating to filing of annual returns and other documents for the fiscal year ending December 31, 2013 – Damage (“P&C”) insurers licensed in Québec

Under *An Act respecting insurance*, R.S.Q., c. A-32, (the “Act”), every insurer is required to file with the *Autorité des marchés financiers* (the “AMF” or the “Authority”), in such form as the AMF may determine and within the prescribed time period, the documents and information required under the Act or requested by the AMF pursuant to specific provisions of the Act (the “required or requested documents and information”).

All required or requested documents and information must be filed electronically via the AMF website using the File Transfer Service (“FTS”)¹.

See Appendices 1 and 2 attached to this Notice concerning specific AMF requirements for the filing for the fiscal year ending December 31, 2013.

A complete set of paper copies of the signed documents must be kept at the insurer’s premises so that they are available for examination by the AMF, if necessary.

Administrative monetary sanctions

We remind you that each insurer is responsible for ensuring that the AMF receives, **within the prescribed time periods**, all required or requested documents and information in all forms as required.

Under section 405.1 of the Act, the AMF may impose an administrative sanction where any of the documents referred to in the Appendices are filed late or are not filed.

The *Notice of the Autorité des marchés financiers related to administrative monetary sanctions imposed for late filing of information or documents (sections 405.1 and following of the Act)*² (the “sanctions framework”) is posted on the AMF website at: <http://www.lautorite.qc.ca/en/right-practice-pro.html>

¹ Decision no. 2012-PDG-0106 (in French only) dated June 5, 2012 and published in the AMF Bulletin of June 7, 2012, vol. 9, no. 23, section 5.6.

² Update published in the AMF Bulletin (in French only) dated June 7, 2012, vol. 9, no. 23, section 5.1.

Electronic submission of financial returns and other documents

The *File Transfer Service (FTS) User Guide* explains the procedure for submitting data via the AMF website. To consult this guide, access the FTS and click on Help.

The *Guide – Specific File Transfer Service (FTS) Requirements (the “guide of specific requirements”)* contains instructions from the *Direction principale de la surveillance des assureurs* (AMF Main Supervision of Insurers Section), such as the appropriate file naming convention.

Please note that the *guide of specific requirements* does not list the required or requested documents and information and the dates by which they are to be filed. The *guide of specific requirements* is available on the AMF website at: <http://www.lautorite.qc.ca/en/financial-returns-pro.html>

Further information

Further information is available by sending an e-mail to: info-divulgations@lautorite.qc.ca

December 12, 2013

**DOCUMENTS TO BE FILED BY P&C INSURERS
LICENSED IN QUÉBEC
FOR FISCAL YEAR ENDING DECEMBER 31, 2013**

Appendix 1

QUEBEC	Unstructured Return Code	File Format	Due date
<p>1. P&C-1 Annual Return, duly signed.</p> <p>The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It <u>must include</u>, among others, the following documents:</p> <ul style="list-style-type: none"> - Annual corporate information (pages 10,16 and 10,17) - Corporate organization chart (page 10,30) - Statement of cash flows (page 20,52) - Notes to the financial statements (page 20,60) - Duly signed Auditor's report to AMF (page 20,70) - Duly signed Actuary's Certificate of Opinion (page 20,80) - Duly signed Certification by director's (page 99,10) 	-	pdf	February 28, 2014
<p>2. Auditor's report on the Minimum Capital Test (MCT) including page 30.70 duly signed (New)</p> <p>* if available before February 28, 2014 you must include the report in the pdf version of the P&C-1 Annual Return form</p>	-	pdf	April 30, 2014 (New)
<p>3. P&C-1 Annual Return.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	-	Excel ASCII (.num)	February 28, 2014
<p>4. Attestation of Compliance of Versions (P&C-1), duly signed.</p> <p>http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	110	pdf	February 28, 2014
<p>5. Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 70.38 of the annual return. These confirmations must include the following or similar wording: "We confirm that we are holding deposits on behalf of (name of insurer) in the amount of \$ _____ for the account of (name of reinsurer) as at December 31, 2013." (if applicable).</p>	180	pdf	February 28, 2014
<p>6. Audited financial statements presented to shareholders or members, duly signed, ("Official" version).</p>	200	pdf	February 28, 2014
<p>7. Annual report prepared for shareholders or members as soon as possible (if applicable).</p>	200	pdf	
<p>8. Non-consolidated financial statement of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).</p>	300	pdf	February 28, 2014
<p>9. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p>	400	Searchable pdf file	February 28, 2014
<p>10. Data from the Unpaid Claims and Loss Ratio Exhibits. http://www.lautorite.qc.ca/en/policy-liabilities-report-pro.html</p>	-	ASCII (.nu1/.tx1)	February 28, 2014
<p>11. Peer review - Appointed actuary's report.</p>	440	pdf	Note 1
<p>12. Dynamic Capital Adequacy Testing - DCAT, duly signed. (The updated instructions are available on the AMF Website).</p>	500	Searchable pdf file	May 31, 2014
<p>13. Excel File containing certain DCAT data. (The Excel file is available on the AMF website). http://www.lautorite.qc.ca/en/report-financial-condition-pro.html</p>	510	Excel	May 31, 2014
<p>14. Peer review - DCAT (if applicable).</p>	520	pdf	Note 1
<p>15. Reinsurance coverage notes relating to all reinsurance treaties or arrangements effective in 2014 (if applicable).</p>	590	pdf	February 28, 2014
<p>16. Earthquake Exhibits (Excel) or a pdf signed letter confirming no exposure in respect of earthquake. http://www.lautorite.qc.ca/en/earthquake-pro.html</p>	740	Excel or pdf	April 15, 2014
<p>17. Ethics committee report.</p>	760	pdf	February 28, 2014

Note 1 : 30 days after transmission to the Audit Committee.

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Appendix 1

FEDERAL AND EXTRA-PROVINCIAL	Unstructured Return Code	File Format	Due date
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2. P&C-1 Annual Return. Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pro.html	-	Excel ASCII (.num)	February 28, 2014
3. Attestation of Compliance of Versions (P&C-1), duly signed. http://www.lautorite.qc.ca/en/financial-returns-pro.html	110	pdf	February 28, 2014
4. Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 70.38 of the annual return. These confirmations must include the following or similar wording: "We confirm that we are holding deposits on behalf of (name of insurer) in the amount of \$ _____ for the account of (name of reinsurer) as at December 31, 2013." (if applicable).	180	pdf	February 28, 2014
5. Business Plan for the year 2014. The Business Plan should include a forecast of the Balance Sheet, the Income Statement and the Minimum Capital Test (MCT).	190	pdf	February 28, 2014
6. Audited financial statements presented to shareholders or members, duly signed, ("Official" version).	200	pdf	February 28, 2014
7. Annual report prepared for shareholders or members as soon as possible (if applicable).	200	pdf	
8. Financial statements of the insurer, and subsidiaries, affiliates and joint ventures in which the insurer has an ownership interest (if applicable).	300	pdf	February 28, 2014
9. Appointed actuary's report on policy liabilities, including certificate, duly signed.	400	Searchable pdf file	February 28, 2014
10. Data from the Unpaid Claims and Loss Ratio Exhibits. http://www.lautorite.qc.ca/en/policy-liabilities-report-pro.html	-	ASCII (.nu1/.tx1)	February 28, 2014
11. Peer review - Appointed actuary's report.	440	pdf	Note 1
12. Dynamic Capital Adequacy Testing - DCAT, duly signed.	500	Searchable pdf file	December 31, 2014
13. Excel File containing certain DCAT data. (The Excel file that must be used is available on the AMF website). http://www.lautorite.qc.ca/en/report-financial-condition-pro.html	510	Excel	December 31, 2014
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15. Earthquake Exhibits (Excel) or a pdf signed letter confirming no exposure in respect of earthquake. http://www.lautorite.qc.ca/en/earthquake-pro.html	740	Excel or pdf	April 15, 2014

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FOREIGN	Unstructured Return Code	File Format	Due date
<p>1. P&C-2 Annual Return, duly signed.</p> <p>The Excel file <u>must contain</u> the duly signed certification by the chief agent in Canada (page 99.10) and the notes to the financial statements, draft version.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	-	Excel ASCII (.num)	February 28, 2014
<p>2. P&C-2 Annual Return, duly signed.</p> <p>The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It <u>must include</u>, among others, the following documents:</p> <ul style="list-style-type: none"> - Annual corporate information (page 10.16) - Corporate organization chart (page 10.30) - Statement of cash flows (page 20.52) - Notes to the financial statements (page 20.60) - Duly signed Auditor's report to the regulator (page 20.70) - Duly signed Actuary's Certificate of Opinion (page 20.80) - Duly signed Certification by the chief agent in Canada (page 99.10) - Duly signed Certification by the president/chief executive officer (page 99.15) - Duly signed Auditor's report on BAAT 	-	pdf	May 31, 2014
<p>3. Attestation of Compliance of Versions (P&C-2), duly signed. (The Attestation must be dated and signed further to the issue of the auditor's report.) http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	110	pdf	May 31, 2014
<p>4. Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 70.39 of the annual return. These confirmations must include the following or similar wording: "We confirm that we are holding deposits on behalf of (name of insurer) in the amount of \$ _____ for the account of (name of reinsurer) as at December 31, 2013." (if applicable).</p>	180	pdf	February 28, 2014
<p>5. Business Plan for the year 2014. The Business Plan should include a forecast of the Balance Sheet, the Income Statement and the Branch Adequacy of Assets Test (BAAT).</p>	190	pdf	February 28, 2014
<p>6. Audited Statutory Financial Statements of <u>the insurer incorporated abroad and operating via a branch in Canada</u>, duly signed. ("Official" version) (Worldwide).</p>	200	pdf	May 31, 2014
<p>7. Annual report prepared for shareholders or members as soon as possible (if applicable).</p>	200	pdf	
<p>8. Appointed actuary's report on policy liabilities, including certificate, duly signed.</p>	400	Searchable pdf file	February 28, 2014
<p>9. Data from the Unpaid Claims and Loss Ratio Exhibits. http://www.lautorite.qc.ca/en/policy-liabilities-report-pro.html</p>	-	ASCII (.nu1/.tx1)	February 28, 2014
<p>10. Peer review - Appointed actuary's report.</p>	440	pdf	Note 1
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<p>14. Earthquake Exhibits (Excel) or a pdf signed letter confirming no exposure in respect of earthquake. http://www.lautorite.qc.ca/en/earthquake-pro.html</p>	740	Excel or pdf	April 15, 2014

Note 1 : 30 days after transmission to the Audit Committee or the Chief Representative in Canada.

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Appendix 2

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<p>2. Auditor's report on the Minimum Capital Test (MCT) including page 30.70 duly signed (New)</p> <p>* if available before March 14, 2014 you must include the report in the pdf version of the P&C-1 Annual Return form</p>	-	pdf	April 30, 2014 (New)
<p>3. P&C-1 Annual Return.</p> <p>Hyperlink to instructions and updated form: http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	-	Excel ASCII (.num)	March 14, 2014
<p>4. Attestation of Compliance of Versions (P&C-1), duly signed.</p> <p>http://www.lautorite.qc.ca/en/financial-returns-pro.html</p>	110	pdf	March 14, 2014
<p>5. Copy of major letters of credit and confirmations from trustees of deposits held for the account of the insurer reported on page 70.38 of the annual return. These confirmations must include the following or similar wording: "We confirm that we are holding deposits on behalf of (name of insurer) in the amount of \$_____ for the account of (name of reinsurer) as at December 31, 2013." (if applicable).</p>	180	pdf	March 14, 2014
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<p>10. Data from the Unpaid Claims and Loss Ratio Exhibits.</p> <p>http://www.lautorite.qc.ca/en/policy-liabilities-report-pro.html</p>	-	ASCII (.nu2/.tx2)	March 14, 2014
<p>11. Peer review - Appointed actuary's report.</p>	440	pdf	Note 1
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<p>2. P&C-2 Annual Return, duly signed.</p> <p>The pdf file must be complete, in printable format, and conform with the "paper" version kept on file at the insurer's premises. It must include, among others, the following documents:</p> <ul style="list-style-type: none"> - Annual corporate information (page 10.16) - Corporate organization chart (page 10.30) - Statement of cash flows (page 20.52) - Notes to the financial statements (page 20.60) - Duly signed Auditor's report to the regulator (page 20.70) - Duly signed Actuary's Certificate of Opinion (page 20.80) - Duly signed Certification by the chief agent in Canada (page 99.10) - Duly signed Certification by the president/chief executive officer (page 99.15) - Duly signed Auditor's report on BAAT 	-	pdf	May 31, 2014
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